



Loan Participation Opportunity
November 2025

We are pleased to offer an opportunity to purchase a participation in a high-quality commercial loan. The originating financial institution is an experienced originator and servicer of participations and will hold at least 10% of this loan and service the loan on behalf of participants.

Loan Type:	Commercial Real Estate
Property Type:	Single tenant Arby's.
Loan Purpose:	Purchase of the property
Property Location:	Eagan, MN
Loan Amount:	\$650,000
Participation Available:	\$585,000
LTV:	38% LTV
Note Rate:	6.74% for 5 years
Servicing Spread:	0.50%
Net Rate to Buyer:	6.24%
Loan Term:	5 years
Prepayment Penalty:	3, 2, 1%
Repayment:	Monthly payments based on a 25 yr. amortization.
Collateral:	First Deed of Trust and Assignment of Rents.
Guarantees:	Full unlimited personal guaranty.
Arrangement Fee:	25 bps of participation paid by buyer at closing.

Other Factors:

The loan is used to purchase this Arby's located at 1279 Town Centre Drive, Eagan, MN .

The store was built in 1987 and is on a 0.9 acre lot with 3,044 SF and a drive-thru.

The lease runs to 2/28/2031.

Property DSCR > 2 x. Global DSCR > 2x. Guarantor FICO 765.

If you would be interested in learning more about this opportunity, please contact Judy Sandberg at judysandberg@gsgllc.com or 540-773-5800.